

KS BANCORP, INC.

	CPP Disbursement Date	RSSD (Holding Company)	Number of Insured Depository Institutions		
	08/21/2009	2155276	1		
Selected balance and off-balance sheet items	2010	2011			
	\$ millions	\$ millions	%chg from prev		
Assets	\$335	\$323	-3.8%		
Loans	\$220	\$200	-9.0%		
Construction & development	\$27	\$20	-24.6%		
Closed-end 1-4 family residential	\$91	\$85	-6.3%		
Home equity	\$16	\$13	-14.5%		
Credit card	\$0	\$0	-1.1%		
Other consumer	\$2	\$1	-39.0%		
Commercial & Industrial	\$15	\$12	-19.5%		
Commercial real estate	\$61	\$59	-4.0%		
Unused commitments	\$36	\$28	-23.6%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$45	\$64	42.2%		
Asset-backed securities	\$0	\$0			
Other securities	\$42	\$27	-35.3%		
Cash & balances due	\$3	\$5	55.4%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$305	\$290	-4.9%		
Deposits	\$252	\$247	-2.0%		
Total other borrowings	\$52	\$42	-19.2%		
FHLB advances	\$48	\$41	-14.2%		
Equity					
Equity capital at quarter end	\$30	\$32	7.1%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	8.6%	8.9%	--		
Tier 1 risk based capital ratio	13.5%	14.7%	--		
Total risk based capital ratio	14.7%	15.9%	--		
Return on equity ¹	4.8%	3.5%	--		
Return on assets ¹	0.4%	0.3%	--		
Net interest margin ¹	3.4%	3.4%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	52.0%	40.7%	--		
Loss provision to net charge-offs (qtr)	97.2%	15.0%	--		
Net charge-offs to average loans and leases ¹	0.6%	2.0%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011	
Construction & development	16.0%	7.0%	0.5%	0.6%	--
Closed-end 1-4 family residential	2.2%	4.3%	0.1%	0.2%	--
Home equity	1.7%	2.2%	0.3%	0.0%	--
Credit card	3.5%	0.0%	0.4%	0.4%	--
Other consumer	0.0%	0.0%	0.6%	0.1%	--
Commercial & Industrial	1.7%	2.8%	0.2%	0.6%	--
Commercial real estate	1.5%	4.7%	0.0%	1.1%	--
Total loans	3.5%	4.3%	0.1%	0.5%	--